

**BOARD OF SARPY COUNTY AND CITIES WASTEWATER AGENCY**

**RESOLUTION APPROVING SARPY COUNTY AND CITIES WASTEWATER AGENCY  
LIABILITY INSURANCE COVERAGE AND PREMIUMS**

WHEREAS, pursuant to the Interlocal Cooperation Act, set out at Neb. Rev. Stat. § 13-801 et seq., (hereinafter the “Act”), Sarpy County and the Cities of Papillion, Bellevue, Springfield, La Vista and Gretna entered into an agreement, (hereinafter the “Agency Formation Agreement”) and formed the interlocal agency called the Sarpy County and Cities Wastewater Agency (hereinafter the “Agency”); and,

WHEREAS, the Agency is a separate body corporate and politic under the Act; and,

WHEREAS, pursuant to Agency Formation Agreement, the powers of the Agency as a body are exercised by the Agency Board; and,


WHEREAS, pursuant to Section V of the Agency Formation Agreement, the Agency Board may obtain and contract for insurance coverage for the Agency, its Agency Board Members, and Agency employees as may be deemed appropriate by the Agency Board; and

WHEREAS, the Agency Board has requested proposals from a number of insurance companies; and

WHEREAS, the Agency Board has determined that the proposed insurance policy which provides the best value to its constituents was provided by Inspro, Inc., as attached hereto as Exhibit A.

NOW, THEREFORE, BE IT RESOLVED BY THE AGENCY BOARD that the Agency shall obtain liability insurance coverage from Inspro, Inc. and shall pay the premiums therefore.

The above Resolution was approved by a vote of the Sarpy County and Cities Wastewater Agency Board at a public meeting duly held in accordance with applicable law on the 24th day of April 2018.

  
Sarpy County and Cities Wastewater  
Agency Board Chairman

**Exhibit A**

**Inspro, Inc. Insurance Proposal**

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Proposal of Insurance

# Sarpy County and Sarpy Cities Waste Water Agency

Provided by:

**Keith P. Coan**  
**INSPRO, Inc.**

12702 Westport Parkway  
Suite 200  
LaVista, NE 68138

March 27, 2018



[www.insproins.com](http://www.insproins.com)

## YOUR INSPRO TEAM

INSPRO is committed to understand and focus on your company's specific risk control and insurance needs.

Because your firm's operations and exposures are unique, INSPRO has assembled a team of professionals, each having a specific area of expertise and experience. These individuals are prepared to serve you and your company today.

### Account Executive

**Keith P. Coan**  
[kcoan@insproins.com](mailto:kcoan@insproins.com)  
Phone: 402.333.5700

### Relationship Manager

**Gary Lee**  
[glee@insproins.com](mailto:glee@insproins.com)  
Phone: 402.484.3901

### Risk Management & Loss Control Specialist

**Teague Lottman**  
[tlottman@insproins.com](mailto:tlottman@insproins.com)  
Phone: 402.333.5700

### Workers Compensation Consultant

**Helen Hoffman, CRM, CIC, RWCS**  
[hhoffman@insproins.com](mailto:hhoffman@insproins.com)  
Phone: 402.484.4895

### Client Services Coordinator

**Britney Bandars**  
[bbandars@insproins.com](mailto:bbandars@insproins.com)  
Phone: 402.484.3954

### Claims Manager

**Jen Batenhorst**  
[jbatenhorst@insproins.com](mailto:jbatenhorst@insproins.com)  
Phone: 402.941.1928  
Fax: 402.721.2844

## CONTACT INFORMATION

4000 Pine Lake Road  
PO Box 6847  
Lincoln, NE 68506

402.483.4500  
800.946.7776  
(Within Nebraska)  
800.373.9770  
(Outside Nebraska)

Fax: 402.483.7977  
[www.insproins.com](http://www.insproins.com)



Refer to your insurance policy for any terms, conditions, exclusions or other provisions that may apply.

## LOCATION SCHEDULE

LOC #	STREET ADDRESS	CITY	STATE	ZIP CODE
1	1210 Golden Gate Drive	Papillion	NE	68046



**COMMERCIAL GENERAL LIABILITY**  
Occurrence Form

COVERAGE	LIMIT
General Aggregate	\$2,000,000
Products & Completed Operations Aggregate	\$2,000,000
Personal & Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Fire Damage (Any one Fire)	\$300,000
Medical Expense (Any one Person)	\$5,000

ADDITIONAL COVERAGES/ENDORSEMENTS	LIMIT
Hired and Non-Owned Auto Liability	\$1,000,000
Political Subdivision Tort Claims Act Endorsement	

**CLASSIFICATION SCHEDULE**

CLASS CODE	DESCRIPTION	EXPOSURE
44109	Governmental Subdivision – Not State or Federal – Counties or Parishes	\$250,000 Expenses



**LINEBACKER PUBLIC OFFICIALS  
ERRORS & OMISSIONS  
AND  
EMPLOYMENT PRACTICES LIABILITY**  
Claims Made Coverage Form

<b>COVERAGE</b>	<b>LIMIT</b>
Each Loss	\$1,000,000
Aggregate for Each Policy Term	\$2,000,000
Insured's Deductible Each Claim Defense is in Addition to the Limits	\$3,000
Retroactive Date:	To Be Determined Based on Effective date of Coverage



### COMMERCIAL UMBRELLA COVERAGE

COVERAGE	LIMIT
Per Occurrence	\$4,000,000
Aggregate	\$4,000,000
Retained Limit	\$0

### UNDERLYING LIMITS

COVERAGE	CARRIER	LIMIT
General Liability	Employers Mutual Ins	\$1,000,000
		\$2,000,000
Auto Liability	Employers Mutual Ins	\$1,000,000

Linebacker Endorsement Included





## PREMIUM SUMMARY

TYPE OF COVERAGE	PREMIUM
Commercial General Liability	\$1,402
Linebacker Endorsement	\$7,917
Commercial Auto Hired & Non-Owned Only	\$238
Commercial Umbrella	\$5,697
<b>Total Premium:</b>	<b>\$15,254</b>

Quote Provided by: EMC Insurance Company

## LINEBACKER ENDORSEMENT

LIMIT	ANNUAL 1 <sup>ST</sup> YR PREMIUMS	4 <sup>TH</sup> YEAR MATURE PREMIUM ESTIMATED
\$1,000,000/2,000,000 – 1 <sup>st</sup> yr claims made	\$7,917 .00	\$15,225 – Mature Rate - 4 <sup>th</sup> Yr
2019 – Increase will be by 25% - of First Year Premium		

## MARKETING SUMMARY

COMPANIES APPROACHED	
Acuity Ins. Co.	Declined Due to Type of Business
Chubb Insurance Group	Declined Due to Type of Business
Columbia Ins. Co.	Declined Due to Type of Business
Continental Western	Outside their Appetite
Travelers Ins. Co.	Outside their Appetite

